

United States Bankruptcy Court
Southern District of Mississippi

In re:
Andreana Elise Williams
Debtor

Case No. 25-50367-KMS
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0538-6
Date Rcvd: Jul 07, 2025

User: mssbad
Form ID: 318

Page 1 of 2
Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 09, 2025:

Recip ID	Recipient Name and Address
db	+ Andreana Elise Williams, 5119 Center Drive, Moss Point, MS 39563-2015
cr	Singing River Federal Credit Union, 6006 MS-63, Moss Point, MS 39563
5485696	+ Gulf Trust FCU, 2533 Denny Ave, Pascagoula, MS 39567-2412
5489496	+ Ochsner, 450 Poydras St. Suite 2600, New Orleans, LA 70130-3208
5487659	+ Scott Corlew, Esq., Corlew Law Firm PLLC, Atty for Singing River Federal Credit Un, P.O. Box 808, Pascagoula, MS 39568-0808
5485704	Velocity Investment, 1800 NJ-34, #404A, Wall Township, NJ 07719

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: AISACG.COM	Jul 08 2025 00:16:00	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5485691	+ Email/PDF: AffirmBKNotifications@resurgent.com	Jul 07 2025 20:16:52	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
5485692	EDI: CAPONEAUTO.COM	Jul 08 2025 00:16:00	Capital One Auto, PO Box 260848, Plano, TX 75026-0848
5501991	+ EDI: AISACG.COM	Jul 08 2025 00:16:00	Capital One Auto Finance, a division of, Capital One, N.A., c/o AIS Portfolio Ser, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5485693	+ Email/Text: bankruptcy@credencerm.com	Jul 07 2025 20:13:00	Credence Resource, Attn: Bankruptcy, 4222 Trinity Mills Rd, Suite 260, Dallas, TX 75287-7666
5485694	+ EDI: AMINFOFP.COM	Jul 08 2025 00:16:00	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
5485695	EDI: PHINGENESIS	Jul 08 2025 00:16:00	Genesis Financial Syst, PO Box 4865, Beaverton, OR 97076-4865
5485698	Email/Text: EBN@Mohela.com	Jul 07 2025 20:13:00	MOHELA, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005
5485697	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 07 2025 20:13:00	Midland Credit Managem, 2365 Northside Dr, Ste 300, San Diego, CA 92108-2710
5485699	+ EDI: NFCU.COM	Jul 08 2025 00:16:00	Navy FCU, Attn: Bankruptcy, Po Box 3000, Merrifield, VA 22119-3000
5485700	Email/Text: clientinformation@procollect.com	Jul 07 2025 20:13:00	Pro Collect, Inc, Attn: Bankruptcy, 12170 N Abrams Rd, Ste 100, Dallas, TX 75243
5485701	Email/Text: credit-bureau-reporting-disputes@sezzle.com	Jul 07 2025 20:13:00	Sezzle, Attn: Bankruptcy, Po Box 3320, Minneapolis, MN 55403
5485702	+ Email/Text: lynn.simmers@srfcu.org	Jul 07 2025 20:13:00	Singing River FCU, Attn: Bankruptcy, 6006 Highway 63, Moss Point, MS 39563-9534
5485703	+ EDI: LCIUPSTART		

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Jul 08 2025 00:16:00

Upstart Loan, P.O. Box 1503, San Carlos, CA
94070-7503

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 09, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 7, 2025 at the address(es) listed below:

Name	Email Address
Scott Corlew	on behalf of Creditor Singing River Federal Credit Union scott@corlewlaw.com layna@corlewlaw.com
Thomas Carl Rollins, Jr	on behalf of Debtor Andreana Elise Williams trollins@therollinsfirm.com jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea nne@therollinsfirm.com;TRollins@jubilee bk.net;calvillojr81745@notify.bestcase.com
United States Trustee	USTPRegion05.JA.ECF@usdoj.gov
Zachary S Wessler, Sr	chapter7trustee@wesslerlawgroup.com meredith@symmesestes.com;MS17@ecfcbis.com;Wessler.ZacharyR140624@notify.bestcase.com

TOTAL: 4

Information to identify the case:Debtor 1 **Andreana Elise Williams**Social Security number or ITIN **xxx-xx-8447**

First Name Middle Name Last Name

EIN --_-----

Debtor 2

Social Security number or ITIN -----

(Spouse, if filing)

First Name Middle Name Last Name

EIN --_-----

United States Bankruptcy Court for the **Southern District of Mississippi**Case number: **25-50367-KMS****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:**Andreana Elise Williams**Dated: 7/7/25**By the court:** /s/Katharine M. Samson
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.